Fill in this information to identify your case:

United States Bankruptcy Court for the:

Western District of North Carolina
(State)

Case number (*if known*): ____________

Chapter you are filing under:

- [x] Chapter 7
- [ ] Chapter 11
- [ ] Chapter 12
- [ ] Chapter 13

- [ ] Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a *joint* case--and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Darrell First name D. Middle name Beavers Last name Suffix (Sr., Jr., II, III)	First name Middle name Last name Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.	First name Middle name Last name First name Middle name Last name	First name Middle name Last name First name Middle name Last name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 8524 OR 9xx - xx - ______	xxx - xx - ______ OR 9xx - xx - ______

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and *doing business as* names	☐ I have not used any business names or EINs. DDB Investments Business name Business name EIN EIN	☐ I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	10608 River Hollow Ct. Number Street Charlotte, NC 28214 City State Zip Code Mecklenburg County	**If Debtor 2 lives at a different address:** Number Street City State Zip Code County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State Zip Code	**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State Zip Code
6. Why are you choosing *this district* to file for bankruptcy	*Check one:* ☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	*Check one:* ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Darrell D. Beavers (First Name / Middle Name / Last Name) Case number (if known) ____________

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- [x] Chapter 7
- [ ] Chapter 11
- [ ] Chapter 12
- [ ] Chapter 13

8. How will you pay the fee

- [x] **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- [ ] **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A)
- [ ] **I request that my fee be waived.** (You may request this option only if you are filing for

9. Have you filed for bankruptcy within the last 8 years?

- [ ] No
- [x] Yes

District	WDNC	When	07/21/2010 (MM / DD / YYYY)	Case number	10-32089
District		When	MM / DD / YYYY	Case number	
District		When	MM / DD / YYYY	Case number	

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- [x] No
- [ ] Yes

Debtor				Relationship to you	
District		When	MM / DD / YYYY	Case number, if known	
Debtor				Relationship to you	
District		When	MM / DD / YYYY	Case number, if known	

11. Do you rent your residence?

- [x] No Go to line 12.
- [ ] Yes Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
  - [ ] No Go to line 12.
  - [ ] Yes Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

[x] No Go to part 4.

[ ] Yes Name and location of business

Name of business, if any

Number Street

City NC State 28214 Zip Code

Check the appropriate box to describe your business:

- [ ] Health Care Business (as defined in U.S.C. § 101(27A))
- [ ] Single Asset Real Estate (as defined in U.S.C. § 101(51B))
- [ ] Stockbroker (as defined in U.S.C. § 101(53A))
- [ ] Commodity Broker (as defined in U.S.C. § 101(6))
- [ ] None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D)

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in U.S.C. § 1116(1)(B).

[x] No I am not filing under Chapter 11.

[ ] No I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

[ ] Yes I am filing under Chapter 11, and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

[x] No

[ ] Yes What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City State Zip Code

Debtor 1 Darrell D. Beavers (First Name, Middle Name, Last Name) Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again

About Debtor 1:

You must check one:

[x] **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

[ ] **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

[ ] **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with you reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

[ ] **I am not required to receive a briefing about credit counseling because of:**

[ ] **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

[ ] **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

[ ] **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

[ ] **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

[ ] **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

[ ] **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with you reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

[ ] **I am not required to receive a briefing about credit counseling because of:**

[ ] **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

[ ] **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

[ ] **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- [ ] No. Go to line 16b.
- [x] Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- [ ] No. Go to line 16c.
- [ ] Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

____

17. Are you filing under Chapter 7?

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- [ ] No. I am not filing under Chapter 7. Go to line 18.
- [x] Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
  - [x] No
  - [ ] Yes

18. How many creditors do you estimate that you owe?

[ ] 1 - 49	[ ] 1,000 - 5,000	[ ] 25,001 - 50,000
[x] 50 - 99	[ ] 5,001 - 10,000	[ ] 50,001 - 100,000
[ ] 100 - 199	[ ] 10,001 - 25,000	[ ] More than 100,000
[ ] 200 - 999		

19. How much do you estimate your assets to be worth?

[ ] $0 - $50,000	[ ] $1,000,001 - $10 million	[ ] $500,000,001 - $1 billion
[x] $50,001 - $100,000	[ ] $10,000,001 - $50 million	[ ] $1,000,000,001 - $10 billion
[ ] $100,001 - $500,000	[ ] $50,000,001 - $100 million	[ ] $10,000,000,001 - $50 billion
[ ] $500,001 - $1,000,000	[ ] $100,000,001 - $500 million	[ ] More than $50 billion

20. How much do you estimate your liabilities to be?

[ ] $0 - $50,000	[ ] $1,000,001 - $10 million	[ ] $500,000,001 - $1 billion
[ ] $50,001 - $100,000	[ ] $10,000,001 - $50 million	[ ] $1,000,000,001 - $10 billion
[ ] $100,001 - $500,000	[ ] $50,000,001 - $100 million	[ ] $10,000,000,001 - $50 billion
[x] $500,001 - $1,000,000	[ ] $100,000,001 - $500 million	[ ] More than $50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Darrell Beavers
Signature of Debtor 1

Executed on 10/24/2016
MM / DD / YYYY

X ____________________
Signature of Debtor 2

Executed on __________
MM / DD / YYYY

Debtor 1 Darrell D. Beavers — Case number (if known)
First Name / Middle Name / Last Name

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by U.S.C. § 342(b) and, in a case which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X /s/ BLWhite — Date 10/24/2016
Signature of Attorney for Debtor — MM / DD / YYYY

Barbara L. White
Printed name

Barbara L. White, Attorney at Law
Firm name

1101 South Blvd.
Number Street

Ste. 201

Charlotte, NC 28203
City State Zip Code

Contact phone 704-374-9411 — Email address barbara@barbaralwhite.com

10105, NC
Bar number State

Debtor 1: Darrell (First Name) D. (Middle Name) Beavers (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known)

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No Go to Part 2.

☒ Yes. Where is the property?

1.1 10608 River Hollow Ct.
Street address, if available, or other description

Charlotte, NC 28214
City State Zip Code

Mecklenburg
County

What is the property? Check all that apply.

☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other ________

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? $ 162,618.00

Current value of the portion you own? $ 55,180.70

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
Fee Simple

Who has a interest in the property? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check of this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number: 03146224

If you own or have more than one, list here:

1.2 ________
Street address, if available, or other description

City State Zip Code

County

What is the property? Check all that apply.

☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other ________

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? $

Current value of the portion you own? $

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
Fee Simple

Who has a interest in the property? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

1.3 Street address, if available, or other description

City State Zip Code

County

What is the property? Check all that apply.

- [ ] Single-family home
- [ ] Duplex or multi-unit building
- [ ] Condominium or cooperative
- [ ] Manufactured or mobile home
- [ ] Land
- [ ] Investment property
- [ ] Timeshare
- [ ] Other

Who has a interest in the property? Check one.

- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? $

Current value of the portion you own? $

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

- [ ] **Check of this is community property** (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here .... -> $ 55,180.70

Part 2: Describe Your Vehicles

Do you own, lease, or have equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, sport utility vehicles, motorcycles

- [ ] No
- [x] Yes

3.1 Make: Chevrolet

Model: HHR Wagon 4 Dr. SS

Year: 2009

Approximate mileage: 93,000

Other information:

Vin: 3GNCA63X295583240

Who has an interest in the property? Check one.

- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? $ 9,350.00

Current value of the portion you own? $ 0.00

If you own or have more than one, list here:

3.2 Make: Chevrolet

Model: Corvette

Year: 2005

Approximate mileage: 190,000

Other information:

VIN: IGIYY24U255112760

Who has an interest in the property? Check one.

- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? $ 16,175.00

Current value of the portion you own? $ 16,175.00

NOTE: BALANCE TO JEFFERSON CAPITAL SYSTEMS LIKELY CHARGED OFF; OWED $9,228.52 WHEN CHAPTER 13 CASE DISMISSED.

3.3 Make:
Model:
Year:
Approximate mileage:
Other information:

Who has an interest in the property? Check one.
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? $
Current value of the portion you own? $

3.4 Make:
Model:
Year:
Approximate mileage:
Other information:

Who has an interest in the property? Check one.
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? $
Current value of the portion you own? $

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- [x] No
- [ ] Yes

4.1 Make:
Model:
Year:
Other information

Who has an interest in the property? Check one.
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? $
Current value of the portion you own? $

If you own or have more than one, list here:

4.2 Make:
Model:
Year:
Other information

Who has an interest in the property? Check one.
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amounts of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? $
Current value of the portion you own? $

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here .... -> $ 16,175.00

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☒ Yes. Describe.......... Furniture, Appliances, Lawn furniture — $ 3,461.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
☒ Yes. Describe.......... Television, VCR, Stereo, Home computer — $ 900.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No
☒ Yes. Describe.......... Records, tapes, cds, dvds — $ 150.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No
☐ Yes. Describe.......... $

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No
☒ Yes. Describe.......... Glock pistol — $ 500.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
☒ Yes. Describe.......... Everyday clothing, outerwear, work clothes, shoes, accessories — $ 300.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
☒ Yes. Describe.......... Watch — $ 10.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No
☐ Yes. Describe.......... $

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No
☒ Yes. Describe.......... Knee braces, cpap machine — $ 0.00

15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .... -> $ 5,321.00

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 4: **Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☒ Yes.................... Cash: .... $ 27.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☒ No
☐ Yes.................... Institution name:

17.1 Checking account:	CB&S Bank xxx6918	$ 688.02
17.2 Checking account:		$
17.3 Savings account:		$
17.4 Savings account:		$
17.5 Certificates of deposit:		$
17.6 Other financial account:		$
17.7 Other financial account:		$
17.8 Other financial account:		$
17.9 Other financial account:		$

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No
☐ Yes.................... Institution or issuer name:

$
$
$

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No
☐ Yes. Give specific information about them.................... Name of entity: % of ownership:

Name of entity	% of ownership	
	%	$
	%	$
	%	$

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them

[x] No
[ ] Yes.................... Issuer name:

$
$
$

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

[ ] No
[x] Yes. List each account separately

Type of account	Institution name:	
401(k) or similar plan:		$
Pension plan:	Navy retirement pension	$ 0.00
IRA:		$
Retirement account		$
Keogh:		$
Additional account:		$
Additional account:		$

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

[x] No
[ ] Yes....................

	Institution name or individual:	
Electric:		$
Gas:		$
Heating oil:		$
Security deposit on rental unit:		$
Prepaid rent:		$
Telephone:		$
Water:		$
Rented furniture:		$
Other:		$

23. Annuities (a contract for a periodic payment of money to you, either for life or for a number of years)

[x] No
[ ] Yes.................... Issuer name and description:

$
$
$

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1)

- [x] No
- [ ] Yes.................... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

$
$
$

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- [x] No
- [ ] Yes. Give specific information about them... $

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- [x] No
- [ ] Yes. Give specific information about them... $

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- [x] No
- [ ] Yes. Give specific information about them... $

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- [x] No
- [ ] Yes. Give specific information about them, including whether you already filed the returns and the tax years.................

Federal: $
State: $
Local: $

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- [x] No
- [ ] Yes. Give specific information............................

Alimony: $
Maintenance: $
Support: $
Divorce settlement: $
Property settlement: $

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- [x] No
- [ ] Yes. Give specific information.......................... $

Debtor 1 Darrell D. Beavers (First Name / Middle Name / Last Name) Case number (if known) ______

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA), credit, homeowner's or renter's insurance

☐ No
☒ Yes. Name the insurance company of each policy and list its value..

Company name:	Beneficiary	Surrender or refund value
VA Death Insurance	Mother	$ 0.00
		$
		$

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No
☐ Yes. Give specific information.................. $ ______

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No
☐ Yes. Describe each claim........................... $ ______

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No
☐ Yes. Give specific information.................... $ ______

35. Any financial assets you did not already list

☒ No
☐ Yes. Give specific information.................... $ ______

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here .... -> $ 715.02

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No
☐ Yes. Describe.......... $ ______

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No
☐ Yes. Describe.......... $ ______

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

[X] No
[ ] Yes. Describe.......... $

41. Inventory

[X] No
[ ] Yes. Describe.......... $

42. Interest in partnerships or joint ventures

[X] No
[ ] Yes. Describe...... Name of entity % of ownership:

% $
% $
% $

43. Customer lists, mailing lists, or other compilations

[X] No
[ ] Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))**?**

[ ] No
[ ] Yes. Describe.......... $

44. Any business-related property you did not already list

[X] No
[ ] Yes. Give specific information........... Issuer name and description:

$
$
$
$
$
$

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here .... -> $ 0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

[X] No. Go to Part 7.
[ ] Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

[ ] No
[ ] Yes....................... $

48. Crops--either growing or harvested

☐ No
☐ Yes. Give specific information.................... $

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☐ No
☐ Yes............................... $

50. Farm and fishing supplies, chemicals, and feed

☐ No
☐ Yes............................... $

51. Any farm- and commercial fishing-related property you did not already list

☐ No
☐ Yes. Give specific information.................... $

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .... -> $ 0.00

Part 7: Describe All Property You Own or Have an Interest In That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ No $
☐ Yes. Give specific information............. $
$

54. Add the dollar value of all of your entries from Part 7. Write that number here .... -> $ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.. -> $ 55,180.70

56. Part 2: Total vehicles, line 5	$ 16,175.00	
57. Part 3: Total personal and household items, line 15	$ 5,321.00	
58. Part 4: Total financial assets, line 36	$ 715.02	
59. Part 5: Total business-related property, line 45	$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	$ 0.00	
61. Part 7: Total other property not listed, line 54 +	$ 0.00	
62. Total personal property. Add lines 56 through 61..........	$ 22,211.02	Copy personal property total --> + $ 22,211.02

63. Total of all property on Schedule A/B. Add line 55 + line 62.. $ 77,391.82

Fill in this information to identify your case:

Debtor 1	Darrell	D.	Beavers
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only*, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 10608 River Hollow Ct., Charlotte, NC 28214 Line from *Schedule A/B*: 1.1	$ 55,180.70	☐ $ 0.00 ☒ 100% of fair market value, up to any applicable statutory limit	Will surrender
Brief description: Chevrolet HHR Line from *Schedule A/B*: 3.1	$ 0.00	☐ $ 0.00 ☒ 100% of fair market value, up to any applicable statutory limit	Will surrender
Brief description: Chevrolet Corvette Line from *Schedule A/B*: 3.2	$ 16,175.00	☐ $ 8,500.00 ☒ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(3) *** May have outstanding lien; last owed to Jefferson Capital.

3. Are you claiming a homestead exemption of more than $160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
  ☐ No
  ☐ Yes

Official Form 106C **Schedule C: The Property You Claim as Exempt** Page 1 of 3

Debtor 1 Darrell (First Name) D. (Middle Name) Beavers (Last Name) Case number (if known) ______

Part 2: **Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Household goods Line from *Schedule A/B:* 6	$ 3,461.00	☐ $ 3,175.00 ☒ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(4)
Brief description: Electronics Line from *Schedule A/B:* 7	$ 900.00	☐ $ 900.00 ☐ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(4)
Brief description: Records, tapes, cds, dvds Line from *Schedule A/B:* 10	$ 150.00	☐ $ 150.00 ☒ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(4)
Brief description: Firearms Line from *Schedule A/B:* 10	$ 500.00	☐ $ 500.00 ☒ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(5)
Brief description: Wardrobe Line from *Schedule A/B:* 11	$ 300.00	☐ $ 300.00 ☒ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(4)
Brief description: Jewelry Line from *Schedule A/B:* 12	$ 10.00	☐ $ 10.00 ☒ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(4)
Brief description: Knee brace, cpap Line from *Schedule A/B:* 14	$ 0.00	☐ $ 0.00 ☒ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(7)
Brief description: Cash Line from *Schedule A/B:* 16	$ 27.00	☐ $ 27.00 ☒ 100% of fair market value, up to any applicable statutory limit	USC § 407
Brief description: CG&S Bank xxx6918 Line from *Schedule A/B:* 17	$ 688.02	☐ $ 688.02 ☒ 100% of fair market value, up to any applicable statutory limit	USC § 407
Brief description: Navy Retirement Pension Line from *Schedule A/B:* 21	$ 0.00	☐ $ 0.00 ☒ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(2)
Brief description: Navy Retirement Death Insurance Line from *Schedule A/B:* 31	$ 0.00	☐ $ 0.00 ☐ 100% of fair market value, up to any applicable statutory limit	NCGS § 1601(a)(2)

Fill in this information to identify your case:

Debtor 1: Darrell (First Name) D. (Middle Name) Beavers (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form

☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A **Amount of claim** Do not deduct the value of collateral	Column B **Value of collateral that supports this claim**	Column C **Unsecured portion** If any
2.1 BAC Home Loans	$ 94,669.00	$	$
2.2 Carrington Mortgage Service	$ 107,437.30	$ 162,618.00	$

2.1 BAC Home Loans (Creditor's Name)
PO Box 31785 (Number Street)
Tampa, FL 33631 (City State Zip Code)

Describe the property that secures the claim: 5984 Cougar Lane, Charlotte, NC 28269 (Foreclosed)

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2
☐ At least one of the debtors and another

Nature of lien. Check all that apply.
☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) ____________

☐ **Check if this claim relates to a community debt**

Date debt was incurred ________ **Last 4 digits of account number** 4 5 8 3

2.2 Carrington Mortgage Service (Creditor's Name)
PO Box 3489 (Number Street)
Anaheim, CA 92803 (City State Zip Code)

Describe the property that secures the claim: 10608 River Hollow Ct., Charlotte, NC 28214

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2
☐ At least one of the debtors and another

Nature of lien. Check all that apply.
☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) ____________

☐ **Check if this claim relates to a community debt**

Date debt was incurred ________ **Last 4 digits of account number** 1 6 0 4

Add the dollar value of your entries in column A on this page. Write that number here: $ 202,106.30

Official Form 106D **Schedule D: Creditors Who Have Claims Secured by Property** Page 1 of 2

Debtor 1 Darrell D. Beavers (First Name / Middle Name / Last Name) Case number (if known) ______

Part 1: **Additional Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

	Column A Amount of claim (Do not deduct the value of collateral)	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.3 Internal Revenue Service	$ 69,732.00	$ 162,618.00	$ 1,876.30
2.4 Santander Consumer USA	$ 14,607.00	$ 9,350.00	$ 5,257.00
2.5 SC Dept. of Revenue	$ 2,836.00	$ 16,175.00	$ 2,836.00

2.3 Internal Revenue Service
Creditor's Name
PO Box 7346
Number Street

Philadelphia, PA 19101
City State Zip Code

Describe the property that secures the claim: 10608 River Hollow Ct., Charlotte, NC 28214 & Chevrolet Corvette

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who owes the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- [ ] An agreement you made (such as mortgage or secured car loan)
- [x] Statutory lien (such as tax lien, mechanic's lien)
- [ ] Judgment lien from a lawsuit
- [ ] Other (including a right to offset) ______

Date debt was incurred 2015 **Last 4 digits of account number** 8 8 4 8

2.4 Santander Consumer USA
Creditor's Name
5201 Rufe Snow Dr.
Number Street

N. Richland Hills, TX 76180
City State Zip Code

Describe the property that secures the claim: 20090 Chev. HHR Wagon

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who owes the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- [x] An agreement you made (such as mortgage or secured car loan)
- [ ] Statutory lien (such as tax lien, mechanic's lien)
- [ ] Judgment lien from a lawsuit
- [ ] Other (including a right to offset) ______

Date debt was incurred 10/2013 **Last 4 digits of account number** 6 4 4 8

2.5 SC Dept. of Revenue
Creditor's Name
PO Box 12265
Number Street
Attn: Bankruptcy Dept.
Columbia, SC 29211-9979
City State Zip Code

Describe the property that secures the claim: Chevrolet Corvette

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who owes the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- [ ] An agreement you made (such as mortgage or secured car loan)
- [x] Statutory lien (such as tax lien, mechanic's lien)
- [ ] Judgment lien from a lawsuit
- [ ] Other (including a right to offset) ______

Date debt was incurred ______ **Last 4 digits of account number** 1 7 6 0

Add the dollar value of your entries in column A on this page. Write that number here: $ 87,472.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here: $ 289,578.30

Debtor 1 Darrell D. Beavers
First Name Middle Name Last Name

Case number (if known)

Part 2: **List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Name
Number Street
City State Zip Code

On which line in Part 1 did you enter the creditor? ________
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street
City State Zip Code

On which line in Part 1 did you enter the creditor? ________
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street
City State Zip Code

On which line in Part 1 did you enter the creditor? ________
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street
City State Zip Code

On which line in Part 1 did you enter the creditor? ________
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street
City State Zip Code

On which line in Part 1 did you enter the creditor? ________
Last 4 digits of account number ___ ___ ___ ___

Name
Number Street
City State Zip Code

On which line in Part 1 did you enter the creditor? ________
Last 4 digits of account number ___ ___ ___ ___

Fill in this information to identify your case:

Debtor 1: Darrell (First Name) D. (Middle Name) Beavers (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known):

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your Priority Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.
☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(for an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	City-County Tax Collector	$ 254.00	$ 254.00	$
2.2	Internal Revenue Service	$ 43,573.00	$ 43,573.00	$

2.1 City-County Tax Collector (Priority Creditor's Name)
PO Box 31637 (Number Street)
Charlotte, NC 28231 (City State Zip Code)

Last 4 digits of account number __ __ __ __

When was the debt incurred? **2015**

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☐ No
☒ Yes

Type of PRIORITY unsecured claim:
☐ Domestic support obligations
☒ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify

2.2 Internal Revenue Service (Priority Creditor's Name)
PO Box 7346 (Number Street)
Philadelphia, PA 19101 (City State Zip Code)

Last 4 digits of account number __ __ __ __

When was the debt incurred? **2009, 2010, 2011, 2012, 2014**

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☐ No
☒ Yes

Type of PRIORITY unsecured claim:
☐ Domestic support obligations
☒ (XX) Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 1: **Your PRIORITY Unsecured Claims -- Continuation**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4 and so forth — **Total claim** | **Priority amount** | **Nonpriority amount**

2.3 NC Department of Revenue
Priority Creditor's Name
PO Box 1168
Number Street

Raleigh, NC 27602
City State Zip Code

Last 4 digits of account number ____
Total claim: $ 29,603.55 Priority amount: $ 29,603.55 Nonpriority amount: $

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [ ] No
- [x] Yes

Type of PRIORITY unsecured claim:
- [ ] Domestic support obligations
- [x] Taxes and certain other debts you owe the government
- [ ] Claims for death or personal injury while you were intoxicated
- [ ] Other. Specify

2.4 SC Dept. of Revenue
Priority Creditor's Name
PO Box 12265
Number Street
Attn: Bankruptcy Dept.

Columbia, SC 29211-9979
City State Zip Code

Last 4 digits of account number ____
Total claim: $ 1,941.00 Priority amount: $ 1,941.00 Nonpriority amount: $

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [ ] No
- [x] Yes

Type of PRIORITY unsecured claim:
- [ ] Domestic support obligations
- [x] Taxes and certain other debts you owe the government
- [ ] Claims for death or personal injury while you were intoxicated
- [ ] Other. Specify

2.5
Priority Creditor's Name

Number Street

City State Zip Code

Last 4 digits of account number ____
Total claim: $ Priority amount: $ Nonpriority amount: $

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [ ] No
- [ ] Yes

Type of PRIORITY unsecured claim:
- [ ] Domestic support obligations
- [ ] Taxes and certain other debts you owe the government
- [ ] Claims for death or personal injury while you were intoxicated
- [ ] Other. Specify

Debtor 1 Darrell D. Beavers (First Name / Middle Name / Last Name) Case number (if known) ____

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- [ ] No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- [x] Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims, fill out the Continuation Page of Part 2.

(for an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim

4.1 ADT Security — Nonpriority Creditor's Name
PO Box 551200 — Number Street
Jacksonville, FL 32255-1200 — City State Zip Code

Last 4 digits of account number __ __ __ __ — $ 1,786.00

When was the debt incurred? ____

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Utilities

Is the claim subject to offset?
- [x] No
- [ ] Yes

4.2 Alexander Funeral Home — Nonpriority Creditor's Name
1424 Statesville Ave. — Number Street
Charlotte, NC 28206 — City State Zip Code

Last 4 digits of account number __ __ __ __ — $ 1,400.00

When was the debt incurred? ____

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Funeral expenses

Is the claim subject to offset?
- [x] No
- [ ] Yes

4.3 Chase/Bank One Services — Nonpriority Creditor's Name
PO Box 15153 — Number Street
Wilmington, DE 19886-5153 — City State Zip Code

Last 4 digits of account number 7 5 9 0 — $ 6,000.00

When was the debt incurred? ____

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Credit card

Is the claim subject to offset?
- [x] No
- [ ] Yes

Debtor 1 Darrell D. Beavers — Case number (if known)

First Name / Middle Name / Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth — **Total claim**

4.4 Citifinancial

Last 4 digits of account number 8 6 3 5 — $ 5,243.00

300 St. Paul Pl. BSP13A
Number Street

Baltimore, MD 21202
City State Zip Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Credit card

4.5 CMC University
Nonpriority Creditor's Name

Last 4 digits of account number — $ 329.00

PO Box 32861
Number Street

Charlotte, NC 28232-2861
City State Zip Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [ ] No
- [x] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Medical services

4.6 Comcast
Nonpriority Creditor's Name

Last 4 digits of account number 3 9 3 8 — $ 176.00

PO Box 2127
Number Street

Norcross, GA 30091
City State Zip Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Utilities

Debtor 1 Darrell D. Beavers — Case number (if known)
First Name / Middle Name / Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth — **Total claim**

4.7 Convergent
Nonpriority Creditor's Name
PO Box 1022
Number Street
Wixom, MI 48393
City State Zip Code

Last 4 digits of account number 2 1 9 8 — $ 157.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify

4.8 Discover
Nonpriority Creditor's Name
PO Box 30412
Number Street
Salt Lake City, Utah 84130
City State Zip Code

Last 4 digits of account number 4 1 5 2 — $ 1,052.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Credit card

4.9 Diversified Consultants, Inc.
Nonpriority Creditor's Name
PO Box 1391
Number Street
Southgate, MI 48195-0391
City State Zip Code

Last 4 digits of account number 2 8 0 3 — $ 156.30

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Collection - Directv

Debtor 1 Darrell D. Beavers Case number (if known)

First Name Middle Name Last Name

Part 2: **Your NONPRIORITY Unsecured Claims -- Continuation**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth **Total claim**

4.10 Easy Leasing LLC
Nonpriority Creditor's Name
4022 Albemarle Center
Number Street
Ste. 210
Charlotte, NC 28205
City State Zip Code

Last 4 digits of account number $ 700.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify

4.11 Encore Receivables
Nonpriority Creditor's Name
400 N. Rogers Rd.
Number Street
Olathe, KS 66062
City State Zip Code

Last 4 digits of account number $ 1,200.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Collectibles

4.12 First Premier Bank
Nonpriority Creditor's Name
601 S. Minnesota Ave.
Number Street
Sioux Falls, SD 57104City State Zip Code

Last 4 digits of account number 0 6 0 2 $ 297.00

When was the debt incurred? **6/2012**

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Credit card

Part 2: **Your NONPRIORITY Unsecured Claims -- Continuation**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth **Total claim**

4.13 FirstPoint Collection Services
Nonpriority Creditor's Name
225 Commerce Pl.
Number Street
PO Box 26140
Greensboro, NC 27402-6140
City State Zip Code

Last 4 digits of account number 1 8 2 4 $ 146.12

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify City of Charlotte

4.14 Founders Federal Credit Union
Nonpriority Creditor's Name
607 N. Main St.
Number Street
Lancaster, SC 29720-2137
City State Zip Code

Last 4 digits of account number $ 2,395.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify

4.15 GMAC
Nonpriority Creditor's Name
PO Box 27288
Number Street
Tempe, AZ 85285
City State Zip Code

Last 4 digits of account number $ 3,200.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [x] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Repossessed vehicle

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 2: **Your NONPRIORITY Unsecured Claims -- Continuation**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth **Total claim**

4.16 Helvey & Associates
Nonpriority Creditor's Name
1015 E. Center St.
Number Street

Warsaw, IN 46580
City State Zip Code

Last 4 digits of account number 1 1 0 0 $ 371.00

When was the debt incurred? 9/2015

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Collection - Duke Energy

4.17 Huntington Ridge HOA
Nonpriority Creditor's Name
Operating Trust Acct.
Number Street
Henderson Properties
PO Box 105007
Atlanta, GA 30348-5007
City State Zip Code

Last 4 digits of account number $ 981.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify HOA fees

4.18 Internal Revenue Service
Nonpriority Creditor's Name
PO Box 7346
Number Street

Philadelphia, PA 19101
City State Zip Code

Last 4 digits of account number $ 32,845.74

When was the debt incurred? 2007-2008

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [ ] No
- [x] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Unsecured taxes

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 2: **Your NONPRIORITY Unsecured Claims -- Continuation**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth | **Total claim**

4.19 Jefferson Capital
Nonpriority Creditor's Name
PO Box 7999
Number Street
St. Cloud, MN 56302-9617
City State Zip Code

Last 4 digits of account number $ 68,102.00
When was the debt incurred?
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

4.20 Juniper Bank
Nonpriority Creditor's Name
PO Box 13337
Number Street
Philadelphia, PA 19101-3337
City State Zip Code

Last 4 digits of account number $ 2,400.00
When was the debt incurred?
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify

4.21 Kings Cash Advance
Nonpriority Creditor's Name
3270 Folkways Blvd.
Number Street
Ste. 200
Lincoln, NE 68504
City State Zip Code

Last 4 digits of account number $ 330.00
When was the debt incurred?
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☒ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Payday loan

Debtor 1 Darrell D. Beavers — Case number (if known)

First Name / Middle Name / Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth — **Total claim**

4.22 Loan Shop, Online, LLC
Nonpriority Creditor's Name
2207 Concord Pike
Number Street
Ste. 505
Wilmington, DE 19803
City State Zip Code

Last 4 digits of account number — $ 0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Notice Only

4.23 Lowes
Nonpriority Creditor's Name
PO Box 105980
Number Street
Dept. 79
Atlanta, GA 30353-5980
City State Zip Code

Last 4 digits of account number — $ 200.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Credit card

4.24 MediCredit Corporation
Nonpriority Creditor's Name
13730 South Point Blvd.
Number Street
Charlotte, NC 28273
City State Zip Code

Last 4 digits of account number — $ 529.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Collection - medical services

Debtor 1 Darrell D. Beavers (First Name / Middle Name / Last Name) Case number (if known)

Part 2: **Your NONPRIORITY Unsecured Claims -- Continuation**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth — **Total claim**

4.25 Nacecia Sheffield
Nnpriority Creditor's Name
205 Laurel Point Circle
Number Street
Salisbury, NC 28147
City State Zip Code

Last 4 digits of account number __ __ __ __ $ 0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Notice Only

4.26 Navy Federal Credit Union
Nonpriority Creditor's Name
PO Box 3000
Number Street
Merrifield, VA 22119-3000
City State Zip Code

Last 4 digits of account number __ __ __ __ $ 21,249.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [x] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify

4.27 Paragon
Nonpriority Creditor's Name
PO Box 127
Number Street
Concord, NC 28026
City State Zip Code

Last 4 digits of account number 8 3 2 3 $ 209.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Collection

Debtor 1 Darrell D. Beavers Case number (if known)

First Name / Middle Name / Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth — **Total claim**

4.28 PRA Receivables
Nonpriority Creditor's Name
PO Box 41067
Number Street

Norfolk, VA 23451
City State Zip Code

Last 4 digits of account number 3 4 1 6 — $ 4,957.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Collection account

4.29 Pyramid Financial Solutions
Nonpriority Creditor's Name
Dept. 6078
Number Street

Carol Stream, IL 60122
City State Zip Code

Last 4 digits of account number — $ 1,786.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify

4.30 Regional Management Corp.
Nonpriority Creditor's Name
PO Box 776
Number Street

Mauldin, SC 29662
City State Zip Code

Last 4 digits of account number — $ 1,947.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify

Debtor 1 Darrell D. Beavers
First Name Middle Name Last Name
Case number (if known)

Part 2: **Your NONPRIORITY Unsecured Claims -- Continuation**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth | **Total claim**

4.31 Sandra U. Cummings
Nonpriority Creditor's Name
1230 W. Morehead St.
Number Street
Ste. 404
Charlotte, NC 28208
City State Zip Code

Last 4 digits of account number $ 866.00

When was the debt incurred? 2010

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Attorney fees

4.32 State Employees Credit Union
Nonpriority Creditor's Name
PO Box 29606
Number Street
Raleigh, NC 27626
City State Zip Code

Last 4 digits of account number $ 6,502.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify

4.33 Transworld Systems
Nonpriority Creditor's Name
507 Prudential Road
Number Street
Horsham, PA 19044
City State Zip Code

Last 4 digits of account number 0 5 1 2 $ 1,947.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 2: **Your NONPRIORITY Unsecured Claims -- Continuation**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth | **Total claim**

4.34 United Consumer Financial
Nonpriority Creditor's Name
865 Bassett Rd.
Number Street

Westlake, OH 44145
City State Zip Code

Last 4 digits of account number 6 6 4 4 $ 1,067.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Sales contract

4.35 United Consumer Financial
Nonpriority Creditor's Name
PO Box 856290
Number Street

Louisville, KY 40285
City State Zip Code

Last 4 digits of account number 9 0 4 8 $ 40.04

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [ ] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [ ] Other. Specify

4.36 Verizon Wireless
Nonpriority Creditor's Name
PO Box 26055
Number Street

Minneapolis, MN 55426
City State Zip Code

Last 4 digits of account number 8 2 7 8 $ 320.19

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Utilities

Debtor 1 Darrell D. Beavers Case number (if known)

First Name Middle Name Last Name

Part 2: **Your NONPRIORITY Unsecured Claims -- Continuation**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth **Total claim**

4.37 Wells Fargo
Nonpriority Creditor's Name
711 W. Broadway Rd.
Number Street

Tempe, AZ 85282-1218
City State Zip Code

Last 4 digits of account number $ 0.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Notice Only

4.38 Wells Fargo
Nonpriority Creditor's Name
Auto Finance
Number Street
PO Box 7648

Boise, ID 83707-1648
City State Zip Code

Last 4 digits of account number $ 1,309.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify

4.39 William Kirk, DDS
Nonpriority Creditor's Name
600 S. College St.
Number Street

Charlotte, NC 28202
City State Zip Code

Last 4 digits of account number $ 715.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Medical services

Debtor 1 Darrell D. Beavers (First Name / Middle Name / Last Name) Case number (if known) ____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation

After listing any entries on this page, number them beginning with 4.4, followed by 4.5 and so forth — **Total claim**

4.40 York Memorial Park
Nonpriority Creditor's Name
5150 S. Tryon St.
Number Street

Charlotte, NC 28217
City State Zip Code

Last 4 digits of account number __ __ __ __ $ 539.00

When was the debt incurred? ____

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify Funeral arrangements

4.41 ____
Nonpriority Creditor's Name
____
Number Street
____
City State Zip Code

Last 4 digits of account number __ __ __ __ $____

When was the debt incurred? ____

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [ ] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [ ] Other. Specify ____

4.42 ____
Nonpriority Creditor's Name
____
Number Street
____
City State Zip Code

Last 4 digits of account number __ __ __ __ $____

When was the debt incurred? ____

As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Who incurred the debt? Check one.
- [ ] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2
- [ ] At least one of the debtors and another

- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [ ] No
- [ ] Yes

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims.
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [ ] Other. Specify ____

Debtor 1 Darrell D. Beavers (First Name / Middle Name / Last Name) Case number (if known) ____

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Credit Collection Services
725 Canton St.
Norwood, MA 02062

On which line in Part 1 did you enter the creditor?
Line 4.38 of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number 1 3 1 4

National Credit Adjusters
c/o Jefferson Capital Systems, LLC
orig by JHS Marketing
PO Box 7999
St. Cloud, MN 56302-9617

On which line in Part 1 did you enter the creditor?
Line 4.19 of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☒ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name ____ Number Street ____ City State Zip Code

On which line in Part 1 did you enter the creditor?
Line ____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name ____ Number Street ____ City State Zip Code

On which line in Part 1 did you enter the creditor?
Line ____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name ____ Number Street ____ City State Zip Code

On which line in Part 1 did you enter the creditor?
Line ____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name ____ Number Street ____ City State Zip Code

On which line in Part 1 did you enter the creditor?
Line ____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Name ____ Number Street ____ City State Zip Code

On which line in Part 1 did you enter the creditor?
Line ____ of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number ___ ___ ___ ___

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	**6a. Domestic support obligations**	6a.	$ 0.00
	6b. Taxes and certain other debts you owe the government	6b.	$ 93,438.55
	6c. Claims for death or personal injury while you were intoxicated	6c.	$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ $ 0.00
	6e. Total. Add lines 6a through 6d.	6e.	$ 93,438.55

			Total claim
Total claims from Part 2	**6f. Student loans**	6f.	$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ $ 173,499.39
	6j. Total. Add lines 6f through 6i.	6j.	$ 173,499.39

Fill in this information to identify your case:

Debtor 1: Darrell (First Name) D. (Middle Name) Beavers (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   - [x] No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   - [ ] Yes. Fill in all the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B)

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	Name Number Street City State Zip Code	
2.2	Name Number Street City State Zip Code	
2.3	Name Number Street City State Zip Code	
2.4	Name Number Street City State Zip Code	
2.5	Name Number Street City State Zip Code	

Fill in this information to identify your case:

Debtor 1: Darrell D. Beavers
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing):
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known):

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.
   - ☐ No
   - ☐ Yes

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.
   - ☒ No. Go to line 3.
   - ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
     - ☐ No
     - ☐ Yes. In which community state or territory did you live? Fill in the name and current address of that person.

   Name of your spouse, former spouse, or legal equivalent

   Number Street

   City State Zip Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.**

	Column 1: **Your codebtor**	Column 2: **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	Nacecia Sheffield (Name) 205 Laurel Point Circle (Number Street) Salisbury, NC 28147 (City State Zip Code)	☐ Schedule D, line ____ ☒ Schedule E/F, line 4.15 ☐ Schedule G, line ____
3.2	Name Number Street City State Zip Code	☐ Schedule D, line ____ ☐ Schedule E/F, line ____ ☐ Schedule G, line ____
3.3	Name Number Street City State Zip Code	☐ Schedule D, line ____ ☐ Schedule E/F, line ____ ☐ Schedule G, line ____

Fill in this information to identify your case:

Debtor 1: Darrell (First Name) D. (Middle Name) Beavers (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known)

Check if this is:
- [ ] An amended filing
- [ ] A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if that applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	[ ] Employed [x] Not employed	[ ] Employed [ ] Not employed
Occupation		
Employer's name		
Employer's address	Number Street City State Zip Code	Number Street City State Zip Code
How long employed there?		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ 0.00	$
3. Estimate and list monthly overtime pay.	3. +	$	$
4. Calculate gross income. Add line 2 + line 3	4.	$ 0.00	$

Debtor 1 Darrell D. Beavers Case number (if known)

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here...->	4.	$ 0.00	$
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	$	$
5b. Mandatory contributions for retirement plans	5b.	$	$
5c. Voluntary contributions for retirement plans	5c.	$	$
5d. Required repayments of retirement fund loans	5d.	$	$
5e. Insurance	5e.	$	$
5f. Domestic support obligations	5f.	$	$
5g. Union dues	5g.	$	$
5h. Other deductions. Specify:	5h. +	$	$
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$	$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	$ 0.00	$
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$	$
8b. Interest and dividends	8b.	$	$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$	$
8d. Unemployment compensation	8d.	$	$
8e. Social Security	8e.	$	$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: VA disability & Navy Retirement	8f.	$ 1,611.00	$
8g. Pension or retirement income	8g.	$	$
8h. Other monthly income. Specify:	8h. +	$	$
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ 1,611.00	$

10. Calculate monthly income. Add line 7 + line 9. 10. $ 1,611.00 + $ = $ 1,611.00

11. State all other regular contributions to the expenses that you list in *Schedule J*.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: 11. + $

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. 12. $ 1,611.00

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

[x] No.

[ ] Yes. Explain:

Fill in this information to identify your case:

Debtor 1: Darrell (First Name) D. (Middle Name) Beavers (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known):

Check if this is:
- [ ] An amended filing
- [ ] A supplement showing postpetition chapter 13 income as of the following date:

____
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- [x] No. Go to line 2.
- [ ] Yes. **Does Debtor 2 live in a separate household?**
  - [ ] No
  - [ ] Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2

Do not state the dependents' names.

- [x] No
- [ ] Yes. Fill out this information for each dependent........................

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		[ ] No [ ] Yes
		[ ] No [ ] Yes
		[ ] No [ ] Yes
		[ ] No [ ] Yes
		[ ] No [ ] Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- [x] No
- [ ] Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106i.)

		Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4.	$ 640.00
If not included in line 4:		
4a. Real estate taxes	4a.	$
4b. Property, homeowner's, or renter's insurance	4b.	$
4c. Home maintenance, repair, and upkeep expenses	4c.	$
4d. Homeowner's association or condominium dues	4d.	$ 32.00

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	$
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	$ 206.00
6b. Water, sewer, garbage collection	6b.	$ 45.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$ 154.00
6d. Other. Specify:	6d.	$
7. Food and housekeeping supplies	7.	$ 400.00
8. Childcare and children's education costs	8.	$
9. Clothing, laundry, and dry cleaning	9.	$ 30.00
10. Personal care products and services	10.	$ 40.00
11. Medical and dental expenses	11.	$
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$ 100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	$
14. Charitable contributions and religious donations	14.	$
15. Insurance. Include first mortgage payments Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	$
15b. Health insurance	15b.	$ 29.00
15c. Vehicle insurance	15c.	$ 120.00
15d. Other insurance. Specify:	15d.	$
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	$
17. Installments or lease payments:		
17a. Car payments for Vehicle 1	17a.	$ 370.00
17b. Car payments for Vehicle 2	17b.	$
17c. Other. Specify:	17c.	$
17d. Other. Specify:	17d.	$
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I)	18.	$
19. Other payments you make to support others who do not live with you. Specify:	19.	$
20. Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.		
20a. Mortgages on other property	20a.	$
20b. Real estate taxes	20b.	$
20c. Property, homeowner's or renter's insurance	20c.	$
20d. Maintenance, repair, and upkeep expenses	20d.	$
20e. Homeowner's association or condominium dues	20e.	$

Debtor 1 Darrell D. Beavers Case number (if known)

First Name Middle Name Last Name

21. Other. Specify: 21. + $

22. Calculate your monthly expenses.

22a. Add lines 4 through 21	22a.	$ 2,166.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	$
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	$ 2,166.00

23. Calculate your monthly net income.

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.	23a.	$ 1,611.00
23b. Copy your monthly expenses from line 22c above.	23b.	- $ 2,166.00
23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c.	$ (555.00)

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

- [x] No.
- [ ] Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1	Darrell	D.	Beavers
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. *Schedule A/B: Property* (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from *Schedule A/B*	$ 55,180.70
1b. Copy line 62, Total personal property, from *Schedule A/B*	$ 22,211.02
1c. Copy line 63, Total of all property on *Schedule A/B*	$ 77,391.82

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of *Schedule D*	$ 289,578.30
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ 93,438.55
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	$ 173,499.39
Your total liabilities	$ 556,466.24

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)	
Copy your combined monthly income from line 12 of *Schedule I*	$ 1,611.00
5. *Schedule J: Your Expenses* (Official Form 106J)	
Copy your monthly expenses from line 22c of *Schedule J*	$ 2,166.00

Debtor 1 Darrell D. Beavers Case number (if known)
First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13

- [ ] No. You have nothing else to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- [x] Yes

7. What kind of debts do you have?

- [x] **Your debts are primarily consumer debts.** Consumer debts art those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- [ ] **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11, OR, Form 122B Line 11; OR, Form 122C-1 Line 14. $ 1,611.00

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$ 93,438.55
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$ 0.00
9d. Student loans. (Copy line 6f.)	$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g)	$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h)	+ $ 0.00
9g. **Total.** Add lines 9a through 9f.	$ 93,438.55

Fill in this information to identify your case:

Debtor 1 Darrell D. Beavers
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of North Carolina
(State)

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person ______________________ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X ______________________
Signature of Debtor 1

Date 10/24/2016
MM / DD / YYYY

X ______________________
Signature of Debtor 2

Date ______________________
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Darrell (First Name)	D. (Middle Name)	Beavers (Last Name)
Debtor 2 (Spouse, if filing)	(First Name)	(Middle Name)	(Last Name)

United States Bankruptcy Court for the: Western District of North Carolina (State)

Case number (if known)

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:
*** creditors have claims secured by your property, or**
*** you have leased personal property and the lease has not expired.**

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured By Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intent to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Carrington Mortgage Description of property securing debt: 10608 River Hollow Ct. Charlotte, NC 28214	☒ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement*. ☐ Retain the property and [explain]:	☒ No ☐ Yes
Creditor's name: Santander Description of property securing debt: 2009 Chevrolet HHR	☐ Surrender the property. ☐ Retain the property and redeem it. ☒ Retain the property and enter into a *Reaffirmation Agreement*. ☐ Retain the property and [explain]:	☒ No ☐ Yes
Creditor's name: Description of property securing debt:	☐ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement*. ☐ Retain the property and [explain]:	☐ No ☐ Yes
Creditor's name: Description of property securing debt:	☐ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement*. ☐ Retain the property and [explain]:	☐ No ☐ Yes

Debtor 1 Darrell D. Beavers — Case number (if known)

First Name / Middle Name / Last Name

Part 2: **List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes
Lessor's name: Description of leased property:	☐ No ☐ Yes

Part 3: **Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Darrell Beavers
Signature of Debtor 1

X
Signature of Debtor 2

Date 10/24/2016
MM / DD / YYYY

Date
MM / DD / YYYY

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

Western District of North Carolina, Charlotte Division

In re

Debtor Darrell D. Beavers

Case No. ____________

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

   For legal services, I have agreed to accept.. $1,500.00

   Prior to the filing of this statement I have received.. $1,500.00

   Balance Due... $0.00

2. The source of the compensation paid to me was:

   [X] Debtor [ ] Other (specify): ____________

3. The source of compensation to be paid to me is:

   [X] Debtor [ ] Other (specify): ____________

4. [X] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

   [ ] I have agreed to share the above-disclosed compensation with an other person or persons who are not members or associates of my law firm.

   A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

   a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

   b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

   c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

   d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

   e. [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

10/24/2016	/s/ BLWhite
Date	Signature of Attorney
	Barbara L. White, Attorney at Law
	Name of Law Firm

United States Bankruptcy Court

Western District of North Carolina, Charlotte Division

In re: Darrell D. Beavers
Debtor

Case No. ____________
(If known)

CERTIFICATION OF MAILING MATRIX CREDITOR LIST

I hereby certify that the attached Mailing Matrix Creditor List, which consists of 5 pages, is true, correct and complete to the best of my knowledge.

Date: October 24, 2016 Signature: /s/ Darrell Beavers
Debtor

Date: ____________ Signature: ____________
Joint Debtor, if any

(If joint case, both spouses must sign)

U.S. Attorney's Office
227 W. Trade St., Suite 1700
Charlotte, NC 28202

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101

NC Department of Revenue
PO Box 1168
Raleigh, NC 27602

City-County Tax Collector
PO Box 31637
Charlotte, NC 28231

SC Dept. of Revenue
PO Box 12265
Attn: Bankruptcy Dept.
Columbia, SC 29211-9979

ADT Security
PO Box 551200
Jacksonville, FL 32255-1200

Alexander Funeral Home
1424 Statesville Ave.
Charlotte, NC 28206

BAC Home Loans
PO Box 31785
Tampa, FL 33631

Carrington Mortgage Service
PO Box 3489
Anaheim, CA 92803

Chase/Bank One Services
PO Box 15153
Wilmington, DE 19886-5153

Citifinancial
300 St. Paul Pl. BSP13A
Baltimore, MD 21202

CMC University
PO Box 32861
Charlotte, NC 28232-2861

Comcast
PO Box 2127
Norcross, GA 30091

Convergent
PO Box 1022
Wixom, MI 48393

Credit Collection Services
725 Canton St.
Norwood, MA 02062

Discover
PO Box 30412
Salt Lake City, Utah 84130

Diversified Consultants, Inc.
PO Box 1391
Southgate, MI 48195-0391

Easy Leasing LLC
4022 Albemarle Center
Ste. 210
Charlotte, NC 28205

Encore Receivables
400 N. Rogers Rd.
Olathe, KS 66062

First Premier Bank
601 S. Minnesota Ave.
Sioux Falls, SD 57104

FirstPoint Collection Services
225 Commerce Pl.
PO Box 26140
Greensboro, NC 27402-6140

Founders Federal Credit Union
607 N. Main St.
Lancaster, SC 29720-2137

GMAC
PO Box 27288
Tempe, AZ 85285

Helvey & Associates
1015 E. Center St.
Warsaw, IN 46580

Huntington Ridge HOA
Operating Trust Acct.
Henderson Properties
PO Box 105007
Atlanta, GA 30348-5007

Jefferson Capital
PO Box 7999
St. Cloud, MN 56302-9617

Juniper Bank
PO Box 13337
Philadelphia, PA 19101-3337

Kings Cash Advance
3270 Folkways Blvd.
Ste. 200
Lincoln, NE 68504

Loan Shop, Online, LLC
2207 Concord Pike
Ste. 505
Wilmington, DE 19803

Lowes
PO Box 105980
Dept. 79
Atlanta, GA 30353-5980

MediCredit Corporation
13730 South Point Blvd.
Charlotte, NC 28273

Nacecia Sheffield
205 Laurel Point Circle
Salisbury, NC 28147

National Credit Adjusters
c/o Jefferson Capital Systems, LLC
orig by JHS Marketing
PO Box 7999
St. Cloud, MN 56302-9617

Navy Federal Credit Union
PO Box 3000
Merrifield, VA 22119-3000

Paragon
PO Box 127
Concord, NC 28026

PRA Receivables
PO Box 41067
Norfolk, VA 23451

Pyramid Financial Solutions
Dept. 6078
Carol Stream, IL 60122

Regional Management Corp.
PO Box 776
Mauldin, SC 29662

Sandra U. Cummings
1230 W. Morehead St.
Ste. 404
Charlotte, NC 28208

Santander Consumer USA
5201 Rufe Snow Dr.
N. Richland Hills, TX 76180

State Employees Credit Union
PO Box 29606
Raleigh, NC 27626

Transworld Systems
507 Prudential Road
Horsham, PA 19044

United Consumer Financial
865 Bassett Rd.
Westlake, OH 44145

United Consumer Financial
PO Box 856290
Louisville, KY 40285

Verizon Wireless
PO Box 26055
Minneapolis, MN 55426

Wells Fargo
711 W. Broadway Rd.
Tempe, AZ 85282-1218

Wells Fargo
Auto Finance
PO Box 7648
Boise, ID 83707-1648

William Kirk, DDS
600 S. College St.
Charlotte, NC 28202

York Memorial Park
5150 S. Tryon St.
Charlotte, NC 28217